

Amendments to the Claims

Claims 1-14 (Cancelled).

Claim 15 (Previously presented): A computer-assisted method of providing agricultural marketing services to independent agricultural producers to assist in raising income of the agricultural producers, comprising:

developing written agricultural marketing action plans for the agricultural producers, the

agricultural marketing action plans requiring updated marketing information;

tying financial obligations of the agricultural producers to the use of the written agricultural

marketing action plans such that the agricultural producers are required to commit to

using the written agricultural marketing plans as a condition for receiving financing;

electronically providing marketing information to the agricultural producers in order to update

the written agricultural marketing action plans;

wherein the updated marketing information comprises probabilities of price targets;

wherein the step of developing written agricultural marketing action plans for each of the

agricultural producers comprises

- (a) eliciting information from the producer;
- (b) performing a financial assessment for an agricultural business of the independent producer;
- (c) determining a financial assessment score based on the financial assessment;
- (d) calculating a marketing financial risk score wherein the marketing financial risk score is defined as a numeric value describing financial risks related to markets and income of each agricultural enterprise associated with the agricultural business;
- (e) determining pre-sell quantities using the financial assessment score, the marketing financial risk score and a price risk associated with a commodity market;
- (f) calculating a level of crop revenue insurance to assure a predetermined level of income from sale of predetermined pre-sell quantities of crops for use in meeting the financial obligations, such that the financing is underwritten by pre-selling and the pre-selling is underwritten by the level of crop revenue insurance;

- (g) forming a plan of action for agricultural marketing which makes decisions based on the marketing information, the financial assessment, the marketing financial risk score, the pre-sell quantities, and the level of crop revenue insurance.

Claim 16 (Cancelled)

Claim 17 (Currently amended): A computer-assisted method of creating a strategic agricultural marketing plan for an agricultural business of an independent agricultural producer comprising:

eliciting information from a producer;

performing a financial assessment of the business of the independent agricultural producer;

determining a financial assessment score based on the financial assessment;

calculating a marketing financial risk score wherein the marketing financial risk score is defined as a numeric value describing financial assessment factors associated with financial risks related to markets and income of each enterprise of the agricultural businesses;

receiving a price risk from a marketing service, wherein the price risk is a price risk of a commodity market and is determined based on a computer analysis;

determining pre-sell quantities using the financial assessment score, the marketing financial risk score and the price risk of the commodity market;

calculating, on a computer, a level of crop revenue insurance to assure at least a predetermined level of income from sale of predetermined pre-sell quantities of crops, thereby underwriting the predetermined level of income by pre-selling and underwriting the pre-selling by the level of crop revenue insurance.

Claim 18 (Currently amended): A method of providing assured income for agricultural crops comprising:

underwriting financing of an independent agricultural producer of the agricultural crops by developing a strategic marketing action plan for the independent producer which provides the assured income based on a minimum level of crop yield and a predetermined minimum crop price achieved by pre-selling, the developing of the strategic marketing

action plan including determination of a financial assessment score associated with the producer and a marketing financial risk score defining financial risks related to markets and income of the producer to assist in determining the assured income for the producer; underwriting the strategic marketing action plan with crop insurance to assure the minimum level of crop to be sold;

updating the strategic marketing action plan on a computer with electronically supplied updated marketing information; and

implementing the updated strategic marketing action plan to capture additional income beyond the assured income.

Claim 19 (Previously presented): The method of claim 18 wherein the financing is provided to a producer conditioned on use of the strategic marketing action plan.

Claim 20 (Previously presented): The method of claim 17 wherein the step of calculating a marketing financial risk score includes computing a numeric weighted average.

Claim 21 (Previously presented): The method of claim 17 wherein the weighted average includes a weighted Z-factor.

Claim 22 (Previously presented): The method of claim 20 wherein the weighted average includes a weighted marginal income rate.

Claim 23 (Previously presented): The method of claim 17 wherein the step of computing a marketing financial risk is computing a weighted average of line of credit per acre, line of credit per assured income, current ratio, ratio of working capital to total crop expense, operating expense ratio, asset turnover ratio, interest expense ratio, operating profit ratio, return on assets ratio, line of credit to net worth ratio, leverage ratio, Z factor analysis, repayment margin and marginal income rate.

Claim 24 (Previously presented): The method of claim 17 wherein the step of calculating the level of crop revenue insurance comprises eliciting crop production information concerning the agricultural enterprise; eliciting debt obligations of the agricultural enterprise; and selecting a crop revenue insurance level greater than the debt obligations to provide a best level of crop revenue insurance and thereby underwriting financing to the producer by the marketing plan and underwriting the marketing plan by the best level of crop revenue insurance.

Claim 25 (Previously presented): The method of claim 17 wherein the step of calculating the level of crop insurance includes a computer program comprising:

- a loan amount input;
- a total number of acres input;
- an interest rate on a loan input;
- an average future price to pre-sell crops input;
- a probability of reaching the average future price to pre-sell crops input;
- an expected cash basis input;
- an expected fall future price input;
- a probability of reaching the expected fall future price of crops input;
- an expected fall cash basis input;
- a cost of a call option on pre-sold crop input;
- a cost of a call on unsold crop input;
- a cost of a put option on pre-sold crop input;
- a cost of a put option on unsold crop input;
- a LDP value on pre-sold crop input;
- a minimum price for an unsold harvest input;
- a set of coverage level costs for insurance coverage inputs;
- a yield based on actual production history input;
- an expected spring price input;
- an expected harvest price input;
- an anticipated pre-sell amount of crops input;
- an anticipated harvest yield input;

a county loan price input;
a displayable output for the crop revenue insurance level that provides the best crop insurance coverage level most likely to produce the most revenue; and
a calculation component capable of receiving the inputs and performing mathematical operations on the inputs to produce the output.

Claim 26 (Previously presented): The method of claim 25 wherein the computer program further comprises a type of crop input.

Claim 27 (Previously presented): The method of claim 25 wherein the computer program further comprises an estimated freedom to farm payment input, the calculation component receiving the estimated freedom to farm payment input.

Claim 28 (Previously presented): The method of claim 25 wherein the computer program further comprises a set of underwriting on commodity future trading allowability inputs, the calculation component receiving the set of underwriting on commodity future trading allowability inputs.

Claim 29 (Currently amended): A computer-assisted method of creating a strategic independent agricultural marketing plan for an agricultural business, comprising:
determining a financial assessment score for the agricultural business;
determining a marketing financial risk score for each agricultural enterprise of the business, the marketing financial risk score associated with financial risks related to markets and income of each of the agricultural enterprises;
receiving a price risk from a marketing service, wherein the price risk is a price risk associated with a commodity market and is determined using a computer analysis;
determining, on a computer, a level of assured income for each of the agricultural enterprises based on the financial assessment score, the marketing financial risk score, and the price risk;
determining pre-sell quantities of crops for pre-selling for each of the agricultural enterprises;

calculating a level of crop revenue insurance for each of the agricultural enterprises to protect revenue generated from pre-selling, thereby underwriting the pre-selling with the crop revenue insurance and underwriting the assured income with the pre-selling.